

# Regulatory Disclosure

## Regulatory Capital Reconciliation for the Consolidated Group

	Statement of Financial Position as at 30 June 2013 as per published Financial Statements A\$'000	Expanded Balance Sheet as at 30 June 2013 under regulatory scope A\$'000		Reference
<b>ASSETS</b>				
Cash and cash equivalents	30,097		30,097	
Other Receivables	2,280		2,280	
Financial assets available-for-sale	3,113		3,113	
of which: equity investments in financial institutions		2,449		a
of which : investments in commercial entities		664		b
Financial assets held-to-maturity	169,464		169,464	
Loans and advances	1,049,770		1,049,770	
of which: Deferred fee income		-43		c
Property, plant & equipment	5,829		5,829	
Deferred tax assets	2,522		2,522	d
Intangible assets	3,381		3,381	e
Defined benefits superannuation asset	191		191	f
Other assets	898		898	
<b>Total Assets</b>	<b>1,267,545</b>		<b>1,267,545</b>	
<b>LIABILITIES</b>				
Other payables	3,805		3,805	
Borrowings	2,180		2,180	
Income tax payable	560		560	
Deposits	1,142,355		1,142,355	
Derivatives	395		395	
Deferred tax liabilities	50		50	g
Provisions	2,217		2,217	
<b>Total Liabilities</b>	<b>1,151,562</b>		<b>1,151,562</b>	
<b>Net Assets</b>	<b>115,983</b>		<b>115,983</b>	
<b>EQUITY</b>				
Redeemed preference share capital account	864		864	h
Retained earnings	113,379		113,379	i
Reserves	1,551		1,551	
of which: Cash flow hedge reserve		-277		j
of which: General Reserve for Credit Losses		1,828		k
Controlling interest	115,794		115,794	
Non-controlling interest	189		189	l
<b>Total Equity</b>	<b>115,983</b>		<b>115,983</b>	

## Reconciliation of Regulatory Capital per Common Disclosure Template

Common Disclosure Template Reference	A\$'000	Reference to Regulatory-scope Balance Sheet A\$'000
<b>2 Common Equity Tier 1 capital: instruments and reserves</b>		
Retained earnings	114,243	h + i
<b>3 Accumulated other comprehensive income (and other reserves)</b>	-277	j
<b>5 Ordinary share capital issued by subsidiaries and held by third parties</b>	189	l
<b>6 Common Equity Tier 1 capital before regulatory adjustments</b>	<b>114,155</b>	
<b>Common Equity Tier 1 capital regulatory adjustments:-</b>		
11 Cash-flow hedge reserve	-277	j
15 Defined benefit superannuation fund net assets	134	f * 0.70
<b>26 National specific regulatory adjustments:-</b>		
26c of which: deferred fee income	-43	c
26d of which: equity investments in financial institutions	2,449	a
26e of which: deferred tax assets	2,529	d - g + (0.30 * f)
26f of which: capitalised expenses	3,381	e
26g of which: investments in commercial (non-financial) entities that are deducted under APRA prudential requirements	664	b
<b>28 Total regulatory adjustments to Common Equity Tier 1 capital</b>	<b>8,837</b>	
<b>29 Common Equity Tier 1 capital (CET1)</b>	<b>105,318</b>	
<b>45 Tier 1 capital</b>	<b>105,318</b>	
<b>Tier 2 capital : instruments and provisions</b>		
50 Provisions	1,828	k
<b>58 Tier 2 capital</b>	<b>1,828</b>	
<b>59 Total capital (T1 + T2)</b>	<b>107,146</b>	